AMENDMENTS TO THE CLAIMS

Please amend Claims 12, 14-16, 18-27, and 32-34, as indicated below. Please cancel Claims 13 and 17 without prejudice.

1. (Canceled)

2. (Canceled)

3. (Canceled)

4. (Canceled)

5. (Canceled)

6. (Canceled)

7. (Canceled)

8. (Canceled)

9. (Canceled)

10. (Canceled)

11. (Canceled)

12. (Currently Amended) A method of processing a check transaction, the method comprising:

storing a record of a first cleared check transaction by a payor, the record comprising a first account number associated with the first cleared check transaction;

receiving an indication that a ~~first~~ second check transaction ~~from a first~~ by the payor failed to clear at least in part because a ~~first~~ second account number ~~associated~~ received in connection with the ~~first~~ second check transaction ~~is~~ was erroneous, wherein the second check transaction corresponds to a different check than the first cleared check transaction;

~~locating a~~ identifying the payor using a ~~separate identifier~~ personal identification code associated with ~~for~~ the ~~first~~ payor of the second check transaction;

locating ~~a~~ the record of the first ~~previously~~ cleared check transaction ~~associated with~~ using the ~~separate identifier~~ personal identification code;

reading ~~a second~~ the first account number~~, the second account number associated with the first previously cleared check transaction~~ from the record of the first cleared check transaction;

comparing digits of at least the first account number with corresponding digits of at least the second account number to determine the number of differing digits between the first account number and the second account number; and

~~determining if the second account number meets a first criteria, which thereby indicates the second account number is potentially a correct version of the first account number~~ submitting the second check transaction for clearance using the first account number associated with the first cleared check transaction if the number of differing digits between the first account number and the second account number is less than or equal to a selected threshold.

13. (Canceled)

14. (Currently Amended) The method as defined in Claim 12, wherein the comparison of at least the first account number with at least the second account number further comprises comparing routing data associated with the ~~first~~ second check with routing data associated with the first ~~previously~~ cleared check transaction.

15. (Currently Amended) The method as defined in Claim 12, further comprising:

locating a second ~~previously~~ cleared check transaction associated with the ~~separate identifier~~ personal identification code;

reading a third account number, the third account number associated with the second ~~previously~~ cleared check transaction;

comparing at least the ~~first~~ second account number with at least the third account number;

determining if the number of differing digits between the second account number and the third account number ~~meets the first criteria~~ is less than or equal to the selected threshold; and

if the number of differing digits between the second account number and the third account number, and between the second account number and the first account number, both ~~the second account number and the third account number meet the first criteria~~ are less than or equal to the selected threshold, providing an indication that neither the ~~second~~ first account number nor the third account number are to be used in resubmitting the ~~first~~ second check transaction for clearance.

16. (Currently Amended) The method as defined in Claim 12, wherein the indication that the ~~first~~ second check transaction failed to clear is received from a clearinghouse.

17. (Canceled)

18. (Currently Amended) The method as defined in Claim 12, wherein the ~~separate identifier~~ personal identification code is a driver license number.

19. (Currently Amended) The method as defined in Claim 12, wherein the ~~separate identifier~~ personal identification code is associated with an identification document.

20. (Currently Amended) The method as defined in Claim 12, wherein the ~~separate identifier~~ personal identification code is a social security number.

21. (Currently Amended) The method as defined in Claim 12, wherein the ~~separate identifier~~ personal identification code is a transponder number.

22. (Currently Amended) The method as defined in Claim 12, wherein the ~~first~~ second check transaction was performed using a physical check.

23. (Currently Amended) The method as defined in Claim 12, wherein the ~~first~~ second check transaction was performed using an electronic check.

24. (Currently Amended) The method as defined in Claim 12, wherein the ~~first~~ second check transaction was performed using a check card.

25. (Currently Amended) The method as defined in Claim 12, wherein the ~~first~~ second account number was read magnetically and converted to characters.

26. (Currently Amended) The method as defined in Claim 12, wherein the ~~first~~ second account number was manually entered into a form.

27. (Currently Amended) The method as defined in Claim 12, wherein the ~~first~~ second account number was read optically and converted to characters.

28. (Canceled)

29. (Canceled)

30. (Canceled)

31. (Canceled)

32. (Currently Amended) An apparatus configured to process check data, the apparatus comprising:

a first instruction stored in computer readable memory, the first instruction configured to store MICR data associated with a first cleared check from a payor;

a ~~first~~ second instruction stored in computer readable memory, the ~~first~~ second instruction configured to read an indication that a ~~first~~ second check from ~~a first~~ the payor failed to clear because MICR data associated with ~~first~~ the second check transaction ~~is~~ was incorrect, the second check transaction corresponding to a different check than the first cleared check;

a ~~second~~ third instruction stored in computer readable memory, the ~~second~~ third instruction configured to read a personal identifier associated with the ~~first~~ payor, wherein the personal identifier was provided in association with the ~~first~~ second check transaction;

a ~~third~~ fourth instruction stored in computer readable memory, the ~~third~~ fourth instruction configured to locate the MICR data associated with ~~a previously processed~~ the first cleared check ~~associated with the personal identifier~~ using the personal identifier;

a ~~fourth~~ fifth instruction stored in computer readable memory, the ~~fourth~~ fifth instruction configured to compare at least a portion of the located MICR data with at least a portion of the MICR data associated with the ~~first~~ second check transaction; and

a ~~fifth~~ sixth instruction stored in computer readable memory, the ~~fifth~~ sixth instruction configured to submit the second check for clearance using at least a portion of the located MICR data if a ~~determine if~~ determination is made, based at least in part on the comparison, that the portion of the located MICR data comprises ~~at least a potentially correct version of the portion of the~~ MICR data ~~associated with~~ that was intended to have been used in connection with the ~~first~~ second check transaction ~~based at least in part on the comparison~~.

33. (Currently Amended) The apparatus as defined in Claim 32, wherein the MICR data associated with the ~~first~~ second check includes at least one of an account number and a routing number.

34. (Currently Amended) The apparatus as defined in Claim 32, further comprising a computer system including the computer readable memory and a processor configured to execute the first, second, third, fourth, fifth and ~~fifth~~ sixth instructions.